

## Old Age, Disability, Death

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First law: 1922.

Current law: 1992.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 123.7 tolar.

### Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives and self-employed workers including craftsmen, liberal professions, artists, and farmers.

### Source of Funds

**Insured person:** Whole cost, at varying contribution rates, subject to statutory maximum (average about 31% of payroll). Employer reimburses employee for part of contribution—generally 50% of the total.

**Employer:** See insured person.

**Government:** Covers cost for veterans and certain groups of insured (policemen, active army officers).

### Qualifying Conditions

**Old-age pension:** Age 63 (men) and 58 (women) and 20 years of insurance. Payable at age 58 (men) and 53 (women) after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years; and at age 58 (men) and 53 (women) after 35 years of insurance (men) or 30 (women), if unemployed, disabled, made redundant. Lower requirements for arduous or unhealthy work. Retirement from insured employment.

Payable abroad if reciprocal agreement.

**Disability pension:** Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20 (1/4 if under age 30).

**Survivor pension:** Deceased was pensioner or had 5 years of insurance with 3.3 years in last 5 years; 10 years with 5 in last 10 years; or total of 20 years.

### Old-Age Benefits

**Old-age benefit:** Minimum 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages). Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years.

Maximum pension: 85% of base earnings as set by insurance association.

Adjustment: Periodic adjustment of pensions for changes in average wages.

### Permanent Disability Benefits

**Disability pension:** Minimum: Same as old-age pension, except that pensions of workers under age 55 (men) or 50 (women) increased by 10% to 30% of earnings according to years of coverage. If disability before age 60 (men) or 55 (women) and less than 20 years; coverage, minimum pension is 45% (men) or 55% (women).

Constant-attendance allowance provided where necessary.

Partial disability: 80% of earnings, or 90% if coverage for at least 3/4 of years since age 20, or until suitable employment is found.

Adjustment: Periodic adjustment of pensions for changes in average wages.

### Survivor Benefits

**Survivor pension:** Minimum: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%, 3 survivors, 90%, 4 or more survivors, 100%. Eligible survivors: Widow age 50 or widower age 55, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 45 and father age 55, or disabled; dependent grandchildren, brothers, sisters.

Funeral grant: Burial expenses, plus 1 month's earnings or pension.

Adjustment: Monthly adjustment of benefits for changes in average wages.

### Administrative Organization

Institute for Pension and Disability Insurance, general supervision.

## Sickness and Maternity

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First law: 1922.

Current law: Health Care and Health Insurance Act, 1992.

Type of program: Social insurance system; health care services and cash benefits.

### Coverage

Employed persons in all branches, liberal professions, artists, farmers, citizens with low income, pensioners.

### Source of Funds

**Insured person:** Rate set uniformly at approx. 6.40% of wages.

**Employer:** The same percentage, as well as 0.60% for accidents at work and occupational illness (varies with risk factor).

**Government:** Subsidy for low-income citizens, unemployed. Regional pension and disability associations and employment associations pay contributions for health coverage of their beneficiaries.

### Qualifying Conditions

**Cash sickness and medical benefits:** No minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** 80%-100% of average wages in the previous year, depending on cause of absence. The benefit is adjusted for general wage level changes and cannot be lower than the minimum wage in Slovenia. Paid by the employer for the first 30 days (including benefits for care of dependents).

**Maternity benefit:** For insured persons 100% of earnings if qualifying period met.

Payable for up to 365 days, may be extended another 3 months.

Maternity grant: Available for each newborn child of resident mothers, Slovenian citizens who are ineligible for paid maternity leave. Payable for 12 months, 52% of minimum wage.

### Workers' Medical Benefits

**Medical benefits:** Through public health facilities on basis of separate contracts between contractors and insurance institute. Insured contribute towards fees, which vary with type and complexity of service.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for insured person. Wife or female dependant of insured person also receives maternity benefits on same basis as insured female.

### Administrative Organization

National Institute of Medical Insurance, with ten district units. The highest administrative body is its assembly consisting of deputies of various associations of employers and insurers. Minimum rights and coverage stipulated by law. Benefits and allowances for mothers, family and children paid at Center of Social Work.

### Survivor Benefits

**Survivor pension:** Covered under general old-age disability and survivor pensions.

### Administrative Organization

General Pension and Disability Association and General Health Insurance Association, general supervision.

## Unemployment

First law: 1927.

Current laws: 1991, 1992 and 1993.

Type of program: Unemployment assistance.

### Coverage

Employed persons in industry, commerce and agriculture, public employees and members of handicraft and fishery cooperatives.

### Source of Funds

**Insured person:** 0.7% of earnings.

**Employer:** 0.7% of earnings.

**Government:** None.

### Qualifying Conditions

**Unemployment benefit:** Employment throughout past 9 months or 12 months in the past 18 months prior to becoming unemployed, and registered with the Employment Agency within 30 days.

### Unemployment Benefits

**Unemployment benefit:** (after income test): 50% of average earnings in last 3 months.

Period of payment dependent on length of contributions:

- 1 3 months if insured at least 9 consecutive months or 12 months in past 18 months;
- 2 6 months if insured at least 30 consecutive months or 50 months in past 5 years;
- 3 9 months if insured 5 years or more and less than 10 years;
- 4 12 months if insured 10 years or more and less than 15 years;
- 5 18 months if insured 15 years or more and less than 20 years;
- 6 24 months if insured 20 years or more.

### Administrative Organization

Employment Agencies.

## Family Allowances

First law: 1949.

Current law: 1979.

Type of program: Universal system.

### Coverage

Families with children permanently residing in Slovenia.

## Work Injury

First law: 1922.

Current law: Separate law of the Republic of Slovenia, 1974. (Amended in 1986).

Type of program: General system of protection at work. Social insurance system is incorporated in old age and disability pension scheme; health insurance also part of general scheme.

### Coverage

All full and part-time workers including participants of educational institutions.

### Source of Funds

**Insured person:** Part of the pension and sickness contribution for general insurance.

**Employer:** Part of the pension and sickness contribution for general insurance.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 100% of earnings, according to wage class. Payable from 1st day of incapacity until recovery or award of permanent disability pension.

### Permanent Disability Benefits

**Permanent disability benefit:** Up to 85% of base earnings according to same schedule as for old-age pension, above.

### Workers' Medical Benefits

**Medical benefits:** Provided under sickness insurance, above.

## SLOVENIA

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### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Whole cost.

### Qualifying Conditions

**Family allowances:** Child must be under age 15 (26 if student, 18 if disabled). Taxable income of household must be below specified monthly amount.

### Family Allowance Benefits

Family allowances: Rates set by Law on Family Benefits, according to income test. Minimum rate is 7%, maximum rate is 22% of minimum wage.

Adjustment: Periodically, according to increase in guaranteed income in the Republic of Slovenia.

### Administrative Organization

Ministry of Labor, Family and Social Welfare. Claims presented to social work centers.

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